

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**MBHB Case No. 05-182**

**PATENT**

IN THE APPLICATION OF:	)		
	)		
Gerard J. Barry	)		
	)		
Serial No.	)	Examiner:	Tinkler, Muriel
	)		
Filing Date:	)	Confirmation No.:	5799
	)		
Title	)	Group Art Unit:	3691
Method and System for Transferring	)		
Funds	)		

**RESPONSE TO SUPPLEMENTAL FINAL OFFICE ACTION**  
**MAILED JANUARY 23, 2009**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed January 23, 2009 in connection with the above-identified application, Applicant submits the following amendments and remarks. Amendments begin on page 2 and Remarks begin on page 8.